

THE HICKMAN COURIER.

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TWO BANKS CONSOLIDATE AS FARMERS & MERCHANTS.

A change of far reaching importance in local banking circles occurred here Saturday, at which time The Peoples Bank and the Farmers & Merchants Bank were consolidated by mutual agreement of all parties concerned. The two institutions are now operating as one, under the name of the Farmers & Merchants Bank and in the latter's building.

This bank now has a capital stock of \$45,000 and a surplus of \$10,000 or more, making it the strongest bank in the county, exceeding the City National, at Fulton. The board of directors of the Farmers & Merchants Bank is composed of J. J. C. Bondurant, T. A. Lefford, R. M. Isler, G. B. Thacker, B. T. Davis, Henry Sanger and Dr. J. M. Hubbard. To the number has been added four of the Peoples Bank directors—A. O. Carothers, B. G. Hale, Sr., J. B. Glover and C. B. Travis, giving the new concern one of the strongest, most conservative governing bodies to be found anywhere; men of brains, business and capital.

The change came as quite a surprise to the public; and equally so to the bankers themselves. The question naturally follows why the consolidation? In short, it followed a suggestion of State Bank Examiner Augustus, who happened to be in town last week on one of his regular visits. There was no cause for this suggestion, except he advanced the idea that Hickman had too many banks for a town of its size, and in his opinion, a combination of resources would be a better proposition for both stockholders and patrons. His suggestion was favorably received by the heads of the merging institutions, and, acting as "go-between," Mr. Augustus readily consummated his plan. He asks the Courier to state to its readers, that the usual rumors were circulated, that The Peoples Bank was in fine shape and making money; and spoke very complimentary of the bank's management. There was no "have to" in either case. It was merely a proposition of doing the same business with a less fixed expense, which, from a business point of view, is good business.

The Peoples Bank was established about five years ago, being organized by C. P. Shumate, and had a capital stock of \$25,000. The Farmers & Merchants Bank was organized in December 1898, with a capital stock of \$50,000, and has grown to be one of the most popular banks in the State.

The actual moving of The Peoples Bank took place Tuesday— which happened to be a holiday—and patrons of this institution will now transact business at the new location. Cashier Travis and Assistant Russell will also be found at the Farmers & Merchants Bank.

Since matters are understood, it is the general consensus of opinion that the consolidation of these two banks is a good business move and gives Hickman another exceptionally strong, reliable bank, and is better for all concerned.

The little 18 months old daughter of Mr. and Mrs. Bob Thompson, residents of the Bond Hill, died last Wednesday and was buried Thursday. On the day the little daughter was buried, a son was born to the couple—a singular and sad co-incidence.

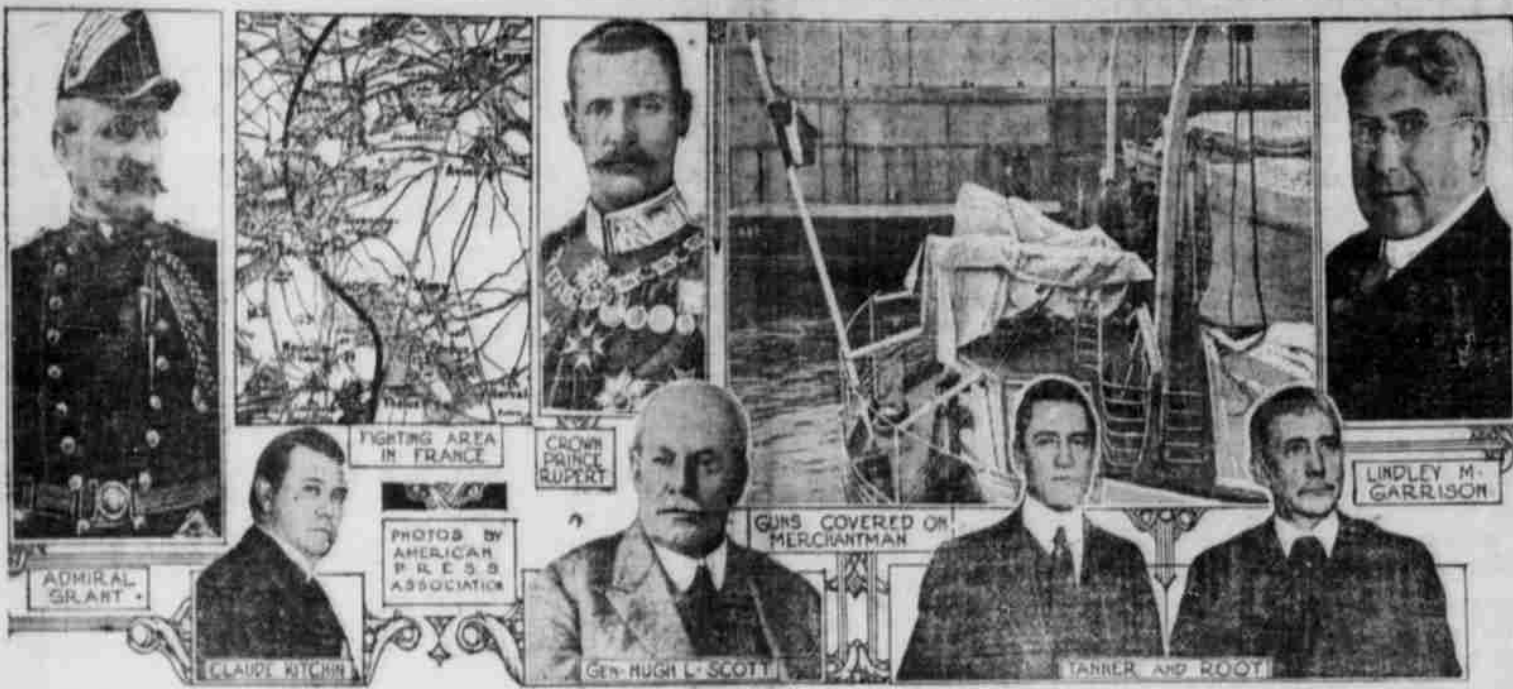
Following the instructions of Judge Henderson, the grand jury at Madisonville, summoned nine society women and questioned them about the prizes given at the various card clubs.

C. M. Reynolds and wife returned the latter part of last week from a visit with Mr. Reynolds' parents, in Jeffersonville, Ind.

Rev. R. M. Walker, of Trenton, Tenn., spent Thursday and Friday with Hickman friends.

Tom French spent a few days in Memphis this week.

Courier 3 months, 25 cents.



News Snapshots Of the Week

Our submarine crisis with Germany seemed likely to reopen when it became evident that Germany intended to sink without warning all armed merchantmen. The country, in the midst of the turmoil over preparedness, was surprised when Lindley M. Garrison announced his resignation as secretary of war because his Continental army plan was doomed to failure in a procrastinating congress; General Hugh L. Scott became secretary ad interim; congress at once spurred up, and Claude Kitchin, majority leader, was informed he would have to give up his opposition to the preparedness program or make way for another leader. The Germans under Crown Prince Rupert of Bavaria adopted a strong offensive in the Aisne section of France. When Elihu Root, at New York state Republican convention, presided over by F. C. Tanner, denounced Wilson's foreign policy it was taken as a forecast of what can be expected at the Republican national convention.

A GROUP OF CHARMING NEW

Spring Dresses, Suits, Coats

NOW BEING SHOWN

Many new style-features distinguish these lovely garments. The styles are youthful and graceful. Here are becoming models for every woman, and a considerable variety of them is displayed.

The Dresses

are of Taffeta, Crepe de Chine, and combinations in blue, black, green and the new colors. Prices

\$12.50, \$18.00, \$20.00 to \$25.00

The Suits

are made of Poplins, Serges and Gabardines in the wanted styles and colors.

Prices \$11.50, \$15.00, \$20.00 to \$25.00

The Coats

are made in the new sport models now so popular. Prices

\$3.50, \$5.00, \$8.00 to \$15.00

Smith & Amberg

Incorporated

"A SAFE PLACE TO TRADE."

In the list of contributions to the flood fund published last week, the Hickman Bank & Trust Co. was credited with only \$5. The amount was \$15.00.

FOR SALE: Young Reg. Red Polled bulls, ready for service; also Duroc males and gilts. See Henry Bros. 3-9p

The "Red Circle" every Monday at the Empress.

Clyde McGibbon, E. B. Prather, Jr. and Miss Emma Tyler returned from Memphis Saturday where they attended Grand Opera.

Ed Trice and wife returned home Friday after a visit to his sister, Mrs. R. B. Johnson.

H. C. Swain returned Monday from a visit with relatives near Martin.

Harry J. Lawrence and Miss Lola Mohundro, of Fulton, drove over to Union City and were quietly married at 1:30 Sunday afternoon.

T. Grant Delph and wife, of Nashville, spent Sunday with her parents, Nim Walker and wife.

Leonard Phebus, of Union City, is visiting C. H. Moore and wife.

Miss Thelma Baltzer who is attending school at Ward-Belmont, at Nashville, will arrive Thursday to spend a few days with her parents, W. H. Baltzer and wife.

Ira Green, N. R. Holcombe and T. J. Malone spent Friday in Union City.

Supt. J. T. Perkins was in town Tuesday on business.

"WILL RAISE OUR TRACKS," SAYS N. C. ENGINEER.

A party of N. C. & St. L. railroad officials were here Friday, again looking over the levee proposition; i. e., raising this road's tracks something like 6½ feet, which would form a strong safe levee for the west end of town. Hunter McDonald, chief engineer for the company, is quoted as saying his road would raise their tracks, regardless of what other interested parties might decide to do. Such a decision on the part of the railroad means that West Hickman will be amply protected from future high waters. This would not alter the situation as regards Water street the street between the river and the uptown business houses. Whatever action is to be taken here would necessarily have to be developed by the city, unless the railroad and the city authorities should act jointly. Both the city and the N. C. & St. L. are invited to cooperate with the N. C. & St. L. in the levee project, and both may do so. But the promise of the latter to raise their tracks regardless is a genuine assurance of protection in itself.

MENGEL BOX CO. RESUMED OPERATIONS TUESDAY.

The rapid fall of the river enabled the Mengel Box Co. to resume operations Tuesday and the big mill is now running with a full crew, after a shut-down of three weeks. The company naturally fell behind with orders and of course will from now on push their plant to full capacity. This means the employment of lots of labor and a big pay roll for months to come.

Damage to the company's property, as compared with the years of 1912 and 1913, by the overflow was small. All the machinery and finished products were raised above the water line before the levee broke, and only the rough lumber was exposed to the overflow.

SMALL BLAZE AT NAIFEH'S. DEFECTIVE FLUE CAUSE.

A bad fire was narrowly averted Monday night at 10 o'clock, when flames were discovered in the dry goods store of Naifeh Bros., on Clinton street, and put out in the nick of time. The flames started from a defective flue, caused by a large crack in the wall at the point where the flue is built in. Sparks are supposed to have dropped down into a bundle of quilts and the whole pile was soon ablaze. The damage is comparatively slight, although a quantity of goods were damaged by water.

Gus Alexander has secured a position with the Swann-Abram Hat Co., of Louisville, to sell the celebrated Swann hats in the State of Louisiana. He will leave in the next week or two for Louisville where he will take a two week's course in their school for salesmen. During the year he will be on the road about six months.

John Marshall was convicted of horse stealing in circuit court at Clinton Friday. Sheriff Bailey Hudleston, of this county, received \$50, reward for the arrest of Marshall.

LOST STRAYED OR STOLEN 1 bay horse mule, coming 3 yrs. old, underbit and overbit in left ear. Liberal reward for return of mule to F. R. Robertson or S. K. Barnes. 1p.

H. L. Provow is erecting a four room residence for J. W. Ryan in East Hickman.

Dee Reid spent the latter part of last week in Wickliffe with Billie Carpenter.

Frank U. Harris, formerly of Fulton, has started a newspaper at Colusa, Calif.

W. C. Vance, wife and children spent Sunday at Huntingdon, Tenn.

Col. C. L. Walker returned Sunday from a business trip to Louisville.